



## Identity Stolen? Here Are 7 Steps to Take Control.

During this busy and festive time of year, many of us are focused on family gatherings, holiday parties and last-minute shopping — not having your personal information taken by identity thieves. If you think you've fallen prey to identity theft or fraud, here are seven steps to help you take control of the situation:

### 1. Change the passwords for all of your financial, social media, email and other online accounts.

Make sure passwords have a random combination of numbers, letters and symbols, with a different password for each account. Even change the passwords for the accounts in which no fraud has yet occurred.

### 2. Place a fraud alert on your credit reports.

The alert tells creditors to follow certain procedures before they open new accounts in your name or make certain changes to your existing accounts. You can place an initial 90-day fraud alert by contacting one of the three nationwide credit reporting companies:

- **Equifax®**: 888-766-0008
- **Experian®**: 888-EXPERIAN (397-3742)
- **TransUnion®**: 800-680-7289

Note that the company you call will contact the others. Placing an identity fraud alert allows you to get free copies of your credit reports. Look for inquiries from companies you haven't contacted, accounts you didn't open and debts on your accounts you can't explain.

### 3. Consider adding an extended identity fraud alert or credit freeze to your credit report.

These important protections can help prevent additional fraudulent misuse of your personal information.

- **An extended fraud alert** is free to place if your identity has been stolen and is guaranteed by federal law. It lets you have access to your credit report, but only as long as companies take steps to verify your identity. An extended fraud alert lasts for seven years.
- **A credit freeze** may be available depending on the laws in your state and may incur a small fee. It stops all access to your accounts until you remove the freeze.

To place an extended fraud alert or credit freeze, contact all three credit bureaus using the information above.

### 4. Close any account you believe has been tampered with and cancel your credit and debit cards.

Call the security or fraud department of each bank, financial institution and company. It's important to follow up in writing and include copies of supporting documents. Send your letters by certified mail, return receipt requested, so you can document what the company received and when. Other tips include:

- Use the Identity Theft Affidavit at [identitytheft.gov](https://www.ftc.gov/identity-theft) to support your written statement.
- Ask the company to verify in writing that the disputed account has been closed and the fraudulent debts discharged.
- When you open new accounts, use new Personal Identification Numbers (PINs) and passwords. Avoid using personal information like your mother's maiden name, your birthdate, the last four digits of your Social Security number or your phone number.

## **5. Fill out an Identity Theft Affidavit.**

The Federal Trade Commission has [an official identity theft form](#) that you can use to alert law enforcement and others such as the major credit bureaus, credit card companies and banks. Remember to make a copy for yourself. In addition, if you suspect you've been the victim of tax-related identity fraud, you may need to fill out an IRS identity theft form.

## **6. Inform the police.**

Go to your local police department and tell them someone stole your identity and you need to file a report. When you go to the police office, you should bring:

- A copy of your [Identity Theft Affidavit](#) from the Federal Trade Commission.
- Your driver's license or another government-issued photo ID.
- Proof of your address.
- Any proof of the theft.
- [FTC's Memo to Law Enforcement](#).

Make sure you get a copy of the police report and keep it with your FTC Identity Theft Affidavit to form a complete report. You may need to send copies of this full report to credit bureaus, creditors, collectors and banks.

## **7. Monitor your credit report quarterly until the problem is resolved.**

One monitoring option is to spread out your requests for a free credit report from one of the three agencies so you can get one free report every four months. Another resource is [www.annualcreditreport.com](https://www.annualcreditreport.com).

## **We're here to help.**

If you're a plan member who would like more information about the different issues that may stem from identity theft, call the ARAG Customer Care Center at 800-247-4184.

All employees can go to [ARAGLegalCenter.com](https://ARAGLegalCenter.com) and enter their plan-specific access code to view how-to guidebooks, educational articles and more to help them protect what's important.

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